



CONSOLIDATED PLAN ANNUAL PERFORMANCE EVALUATION REPORT

FISCAL YEAR 2012

5 December 2013

Submitted by:

The Board of Lake County Commissioners

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LAKE COUNTY, OHIO

Fiscal Year 2012 CAPER

Lake County, Ohio's Fiscal Year 2012 program year began on October 1, 2012 and ended on September 30, 2013. The CDBG grant number for FY 12 is B-12-UC-39-0007 and the HOME grant number is M-12-UC-39-0201. These federal funds were spent on housing development, housing rehabilitation, rental assistance, fair housing, infrastructure improvements, public facility improvements, the expansion of community social services and for program implementation and administration. This report also discusses Lake County's Neighborhood Stabilization Program, CDBG-R, and for the homeless related program activities during FY12 under the HPRP/HSP/HCRP Programs.

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The Board of County Commissioners increased its capacity in managing grant programs over the past few years by reorganizing the Federal Grants Office, consolidating all CDBG and HOME operations into the Lake County Planning and Community Development Office, and increasing staff. The County also continues to utilize private consultant to support the continued growth of our Continuum of Care.

Staff has worked diligently to administer an effective and compliant program in FY12. To this end, staff members attended numerous web-based training opportunities and solicited technical support where needed. Staff identified and benefitted from additional in person training opportunities including: OCCD quarterly meetings, HUD-Cleveland meeting, HOME Rule meeting, Basically CDBG/Disaster Recovery/NSP training, and seminars/conferences conducted by Fair Housing Resource Center, Inc. Furthermore, staff was in regular communication with our sub recipients to provide technical support and monitoring to their programs.

FY12 was the first year working under the current Consolidated Plan. Staff, along with a project consultant and Continuum of Care consultant prepared the FY12-FY16 Consolidated Plan utilizing the new "ConPlan" tool from IDIS. The new CPD Map Tool was used as a part of that process. The approved Consolidated Plan was reviewed at a public meeting in April 2013, as part of the Citizen Participation process during the FY 13 application cycle.

I. NARRATIVE

Ia. Assessment of FY12 Goals and Objectives

Lake County completed a Five-Year Consolidated Plan for FY 2012-2016, which will guide us during the upcoming grant period. As it relates to the FY12 CAPER, the following is a summary of Lake County's Five-Year Consolidated Plan FY12-16. Lake County's Consolidated Plan outlined the County's plan for spending anticipated CDBG and HOME funds from FY12-16. These plans were addressed in the FY12 Action Plan and discussed below.

1. Housing and Community Development Needs and Strategies Addressed by Action Plan

Priority 1: *Creation and preservation of affordable rental and owner housing for all types of low income households.*

In 2012, the responsibilities and objectives of the Lake County Housing Rehabilitation Office were assigned to the Western Reserve Community Development Corporation (WRCDC) through a Sub Recipient Agreement. WRCDC's efforts continued to preserve the County's affordable housing stock by providing 0% interest deferred loans for housing rehabilitation assistance programs to low and moderate income residents throughout Lake County (excluding Mentor and Waite Hill). WRCDC utilized CDBG funds to operate the County's Housing Rehabilitation Program (HRP), Mobility Accessibility Program (MAP) and Emergency Repair Program (ERP). This program provides assistance to low and moderate income homeowners to undertake structural improvements to eliminate health, safety and building code violations. In FY12 65 homeowners (33 HRP, 12 MAP, 20 ERP) have participated in this program (63 White, 2 African American.)

Lake County also provided CDBG funds to the City of Willowick's Hearts and Hammers Program. This program followed the same administrative guidelines as the overall County Housing Rehabilitation Program to provide home improvements to low income elderly and disabled residents within Willowick. Six homeowners have participated in this program. Lake County also provided CDBG funds to the Lake County Rebuilding Together program. This program provides home repairs to low income elderly, disabled, veteran and low-income families with young children living in single family residences.

WRCDC completed an activity that included acquisition, new construction and sale to an eligible homebuyer in a new market (Concord Township). WRCDC also used HOME funds to complete a single family home for lease-purchase in Painesville City. This home is in close proximity to many of the NSP homes noted below. These two activities are noted in the IDIS reports as Activity numbers 1505 and 1458. Both the home buyer and the lessee households are African American.

The Neighborhood Stabilization Program (NSP) continued in FY12. Through Developer Agreements with WRCDC, Lake County's cumulative program accomplishments include:

- two homes acquired, rehabilitated and sold via developer agreements with WRCDC
- ten new single family homes constructed in target areas with three being sold
- establishment of lease purchase program for remaining seven homes with continued full lease up
- use of 50% AMI set aside program income to acquire, rehab and lease additional unit in northeastern census tract of Madison Township.

The County also entered into a Developer Agreement with Extended Housing, Inc. to construct McKinley Grove, a 17 unit permanent supportive housing apartment community for occupancy by persons with severe and persistent mental illness. a special needs population. This project will satisfy the 25% NSP set aside requirement for households at or below 50% AMI. In addition, the \$850,000 NSP investment will assist in leveraging approximately \$2.2 million in additional funding. This project received finance approval in November 2011 from partner agencies. County HOME funds totaling \$52,780 were included in an amended project budget in August 2012. The HOME funds were expended in February 2013. Construction began in the summer of 2012 and an Open House was held June 7, 2013. McKinley reached full occupancy within three months. View agency information on this project. <http://extendedhousing.org/support-us/buy-a-brick-campaign>

A planned senior rental development activity of 50 units did not go forward. Funds for that activity were allocated to TBRA activities with current providers.

Staff will continue to work with the Lake County Land Bank and others to further affordable housing opportunities in Lake County.

Foreclosure Prevention efforts to keep owners in their homes have included a myriad of programs. Funding has been directed to the provision of counseling and financial assistance to keep homeowners current in their mortgage payments. Additional programs available within the county include: Loss Mitigation, Help for Homeowners, and the State of Ohio's "Restoring Stability" Program. Fair Housing Resource Center, Inc., the only local HUD-Certified Housing Counseling Agency, serves the county in this capacity. Federal and Ohio competitive grants made directly to FHRC provide the majority of funds for these efforts. Lake County maintains a Foreclosure Task Force with Commissioner Dan Troy co-chairing with FHRC's Executive Director, Patricia Kidd.

Priority 2: *Provide rental assistance for extremely low and low income small and related renter households.*

Financial assistance was provided with HOME funds to Lifeline, Inc. for the continued implementation of the housing placement facet of the Tenant Based Rental Assistance project. This project provided security deposits and first month's rent to 170 households below 80% AMI. The full FY12 award of \$86,216.50 has been invoiced as of the writing of this CAPER. An additional award of \$60,000 from prior year funds will allow this activity to continue uninterrupted. A demographic profile of the households assisted by Lifeline is shown in the table below. A number of the trends identified last year continued with more participants being elderly, having higher incomes and moving to units throughout the Lake County communities. Project Hope for the Homeless also utilized \$2,264 of a FY11 award of \$10,000 to provide security deposits to persons leaving the homeless shelter.

Household Size			Income as % of Area Median Family Income (AMFI)			Household Type		Race	
	#	%		#	%		#		#
1	77	45	0 - 30%	91	54	Single, non-elderly	51	White	114
2	44	26	31 - 50%	57	33	Elderly	25	Black	39
3	31	18	51 - 60%	13	8	Single Parent	65	Other /Mixed	17
4 +	18	11	61 - 80%	9	5	Two Parent	11	Asian	0
						Other	18	Ethnicity	
								Hispanic	15
								Non-Hispanic	155

Lifeline also accepted applicants to a medium term rental subsidy program for approximately six households. Participants must show progress toward greater self-sufficiency through participation in educational programs that improve employment opportunities.

Extended Housing Inc. continues to use FY11 (\$43,356) and FY12 (\$36,000) HOME funds awarded to provide long term subsidy to a targeted population of veteran households having severe and persistent mental illness. Participants select scattered privately owned units within the community and benefit from a partial subsidy. Length of program participation varies.

The short term subsidy crisis or rescue facet of TBRA funded at \$50,000 this year was provided through Fair Housing Resource Center, Inc. Beneficiary data includes 113 persons within 49 households. Demographic profile includes 16 African American, 33 White including 1 White Hispanic household. Average household size was 2.3 persons. The average assistance amount was \$1010 and the duration of assistance was 2.5 months. Household types served included single non-elderly 45%, single parent 27%, other 19%, two parent 7% and elderly 2%

Forbes House is a domestic violence shelter that had played a prominent role in the use of federal HPRP funding. HOME project (\$56,000) and administrative (\$16,840) funds were awarded to allow this agency to continue a similar program that enabled twenty households to leave the shelter with a short term subsidy. Reporting and data requirements of the federal homeless funding stream pose a barrier to DV shelters in that due to a part of the Violence Against Women Act that does not allow client information to be entered into Homeless Management Information System.

Previous agreements with these and other HOME sub-recipients for TBRA helped the jurisdiction and agencies successfully implement the Recovery Act's Homeless Prevention Rapid re-housing Program funding from the state and federal level in their time frame extending from 2009 to August 2012. The Housing Stability Program (HSP) was a state funded follow up to HPRP running from April to December 2012 to fill the gap until the implementation of HEARTH Act with Homeless Crisis Response Program. Additional information on these programs, the Ohio Balance of State Continuum of Care and the Homeless Planning Regions follows in Priority 4.

Priority 3: *First time buyers of moderate income.*

The down payment assistance program previously conducted by Lake County with HOME funding remains suspended. Inquiries are directed to the Ohio Housing Finance Agency website which describes down payment assistance programs offered, income limits, target areas and participating lenders. Persons inquiring are encouraged to locate and participate in pre-purchase training before commencing their housing search. Inquiries are also directed to WRCDC to help establish and measure demand for program reactivation.

Through the NSP program county staff and WRCDC developed and implemented a successful lease purchase program. Through HOME Program funds WRCDC completed new construction of two single family homes described in Priority 1.

Priority 4: *Creation of additional shelter opportunities with related support services for homeless families and individuals.*

The County continued to assist multiple agencies to help address this priority by distributing HOME and CDBG funds. The County funded a portion of the administrative costs of Ecumenical Shelter Network of Lake County, Inc. (Project Hope) with a portion of the county's CDBG allocation. Project Hope is the only general population emergency homeless shelter. The shelter provides 35 beds to a mix of men, women and families with children. As in previous years, the demand for the services offered by Project Hope continues to grow. In 2012-2013, an increasing number of families with children utilized this service. HOME funds to Project Hope were described in Priority 2.

CDBG funds were also use for:

- Forbes House, a domestic violence shelter used \$10,000 of public service funds for legal advocacy
- New Directions for Living, Inc., a scattered site facility based transitional housing program used \$17,650 for construction; and
- Lake Geauga Recover Centers, Inc. received \$13,700 for a construction project for a housing facility known as Oak House which is a shelter for women who are recovering from substance abuse.

Priority #4 was impacted by the numerous changes to homeless regulations, programming, reporting, funding and organization structure that took place as a result of the implementation of the HEARTH amendments to the McKinney Vento Homeless Act. The phased release of the regulations that implemented HEARTH amendments resulted in policy and funding changes that have necessitated greater collaboration and information sharing. Lake County is a part of Ohio's Balance of State Continuum of Care which formed into regions in 2012. The Region 5 includes the following areas Lake, Ashtabula, Geauga, Portage and Trumbull counties. An agency located in Portage County, Coleman Professional Services, serves as the "Lead Agency" for the Region 5.

Since both the Federal and the Ohio Homeless Prevention Rapid Re-Housing Program (HPRP) had grant end dates in August 2012 pertinent information on those programs had been included in the FY11 CAPER. The non CDBG/HOME funds that were used during the time period of this CAPER to support Priority #4 included Housing Stability Program (Lake County \$153,900) and Homeless Crisis Response Program (Lake County \$142,974 of Region 5's \$545,000). These program were similar to HPRP but far more restrictive and targeted. These two grants were awarded through Ohio Development Services Agency to Lake County and Region 5 respectively. All programs required the use of "Servicepoint" Homeless Management Information System (HMIS). The county continued to maintain a leadership role in the Continuum of Care and seeks additional funding opportunities for our community partners appropriate to the target populations. See discussion of Ohio's HSP and HCRP grant programs in section IV.

Priority 5: *Provide adequate shelter and support services for the following non-homeless persons with special needs: developmentally, physically and mentally disabled, frail elderly and elderly, and Hispanic nursery workers.*

Shelter needs provided for special needs populations have been detailed under the responses to priorities #2 and #3. The integration of support services is viewed as essential in properly addressing the needs of each of these special needs populations.

Other service support services addressing this priority in FY 2012 include:

Neighboring, dba Beacon Health: \$20,000 to increase employment opportunities for those with mental illness.

Lake County Church Network, dba Lake County Community Network: \$10,000 to provide assistance on a variety of financial needs from medical to housing and utilities.

Lifeline: \$15,000 was provided to support the County's 211, the 24-hour phone

referral service for people in need of health and human service services. Over 10,000 people used this service.

ABLE: \$10,000 to provide adult basic and literacy education to the populations identified within priority 5.

Lake County Free Medical / Dental Clinic: \$10,000 to medical care to children 17 years and younger who are uninsured and do not have access to a primary care provider. Services provided include treatment of acute illness and school, sports, and work physicals. The dental program, funded with \$17,000 provided routine and preventative dental care to uninsured children 17 years and younger to promote and improve dental health while also reducing emergencies and educating parents on dental health.

The Coalition for Housing and Supportive Service of Lake County, Inc held five full membership meetings and several Event Committee meetings within the fiscal year. They are an organization comprised of approximately fifteen agencies that provide housing and related services to the general and special needs populations. Membership includes Lifeline, Inc., LC ADAMHS Board, WR CDC, Lake Geauga Area Association of Realtors, the Salvation Army, the Fair Housing Resource Center, Extended Housing, Lake Geauga Recovery Center, ABLE, and others. The Coalition continues to serve as a vehicle to gather input in the assessment of community needs and the development of responsive programming. In June 2013 a "Carnival of Choices" was held as a family friendly event that featured member agencies and other community partners. The 10th Annual Report to the Community was planned during this fiscal year but was held on November 15th 2013 as a legislative luncheon. Materials describing the Coalition's mission, goals and accomplishments are found at www.chsslc.org

The County's funding and leadership of activities undertaken by the Lake County Continuum of Care are essential to the successful performance of this priority. See discussion under section Id.

2. Non-housing Community Development Priorities

Priority 1: *Community and Neighborhood Public Facilities*

Specific Objectives:

Leverage state, local and/or private resources with CDBG funds to finance the physical building improvements needed to expand existing or construct new public facilities and community centers.

CDBG funds (\$19,734) were used to construct two new ADA parking spaces at the beach level of the Madison Township Park, a low income census tract in Madison Township.

CDBG funds (\$62,645) were for the Main Street Transportation and Streetscape Enhancement project. This project is located in a low income census tract in Painesville City.

Leverage state, local and/or private resources with CDBG funds to finance the physical building improvements needed to bring the public facilities and community centers up to a safe and standard condition, in compliance with the community's building code.

No activity to report under this objective during FY 12.

Leverage state, local and/or private resources with CDBG funds to finance the physical building improvements needed to bring the public facilities and community centers into compliance with the Americans with Disabilities Act.

CDBG funds (\$25,000) were used to continue the ADA curb ramp replacement program for the residents of Fairport Harbor Village.

CDBG funds (\$30,000) were used to install ADA-compliant bleachers at the county fairgrounds.

Leverage state and private resources with a limited amount of CDBG funding to stabilize and preserve those deteriorating non-residential historic structures deemed important to the County's history and culture.

No activity to report under this objective during FY12.

Priority 2: *Public Infrastructure Improvements in Low and Moderate Income Neighborhoods*

Specific Objectives:

Provide CDBG funds to communities to undertake needed infrastructure improvement projects to benefit low and moderate income residents.

Funds (\$29,000) were used to provide residential sewer connections to qualifying low and moderate income residents of Willoughby Hills.

Provide CDBG funds to the communities to undertake needed street improvements in low and moderate income neighborhoods.

Funds (\$25,000) were used to construct ADA compliant curb cuts and street crossings in five intersections in Fairport Harbor. (Also noted under priority 1)

Priority 3: *Public Social Services (Limited Clientele)*

LCUC used the Public Service Funds to leverage other financial resources with limited CDBG funds to those agencies that provide CDBG eligible services to low and moderate income personnel. FY12 CBDG resources funded numerous social services. These activities, in accordance with 570.208 (a)(2)(D), adhere to the low-moderate income threshold. The Projects included:

Lake County Church Network: \$10,000 to provide a variety of financial needs for low income residents. Aid includes medical, housing, and utilities.

Lifeline: \$15,000 was provided to support the County's 211, the 24-hour phone referral service for people in need of health and human service services. Over 10,000 people used this service.

ABLE: \$10,00 to provide adult basic and literacy education to the populations identified in priority 5.

Lake County Health District: \$10,000 for providing nurse visits to first time and low to moderate income adolescent mothers for a health and

environmental assessment, education and training on maternal and infant health issues.

Lake County Free Medical Clinic: \$10,000 to medical care to children 17 years and younger who are uninsured and do not have access to a primary care provider. Services provided include treatment of acute illness and school, sports, and work physicals.

Lake County Free Dental Clinic: \$17,000 to provide routine and preventative dental care to uninsured children 17 years and younger to promote and improve dental health while also reducing emergencies and educating parents on dental health.

Forbes House: \$10,000 to support the administrative functions of the organization that provides housing for battered women.

Project Hope: \$67,000 to support the administrative functions of Lake County's only homeless shelter.

Neighboring: \$20,000 for employment opportunity services for low income, disabled and seniors.

Priority 4: *Economic Development*

During FY12, the County and Lake County Port and Economic Development Authority continued to implement the Economic Development (ED) Loan Program and Microloan Program. Two ED loans were issued.

One loan was issued in FY12 to OurPets Company for \$125,000. The loan is was for technological equipment and material handing equipment. The company currently has 60 employees and this loan will enable them to add 10 employees over the next two years. The company is located in an income eligible community. Program income is estimated to be \$28,296.

The second loan was issued to All Wright Enterprises/RW1208 for \$78,375. The loan was for the acquisition of business assets (equipment). The company has 9 employees. Program income is estimated to be \$8,124.

Lake County anticipates to collect approximately \$80,000 of Program Income from prior year loans. This includes 4 Ed loans and 3 microloans. These resources will continue to support the loan programs. A program income payment of \$100,000 was received this year due to a previously issued loan being paid to the County by a new company. The Port Authority received payment worth 2.5 years worth of payments to conclude the project.

There were no microloans issued in FY12. The Port worked with one loan recipient to rework their amortization schedule for a more achievable payment plan.

Ib. Affirmatively Furthering Fair Housing

While the new Consolidated Plan tool incorporates the concept and practice of AFFH throughout the plan it does not call out for specific responses, thus this FY12 CAPER follows the previous

format that isolates this reporting into one section. It is anticipated that additional guidance will be provided to jurisdictions regarding AFFH reporting within the new Consolidated Plan tool.

Pursuant to the certification that indicates that the County will Affirmatively Further Fair Housing several new positive actions are reported below:

- Lake County was involved in and will use some portion of the products developed as a result of the HUD Sustainable Communities Grant to the organization known as North East Ohio Sustainable Communities Consortium (NEOSCC). Lake County was one of the twelve counties within the service area covered by this planning grant.. The grant requirement included the preparation of a regional Fair Housing Equity Assessment (FHEA). The FHEA was expanded with HUD approval to serve as a Regional Analysis of Impediments to Fair Housing. Lake County staff participated by providing information, data, meeting space and connections within the community.
- The reworked CDBG and HOME Program applications continue to include information and training on jurisdictional and subrecipient obligations to affirmatively further fair housing. As a part of CDBG/HOME application process the importance of AFFH was stressed through the inclusion of a specific AFFH training conducted by Fair Housing Resource Center, Inc. Attendance resulted in the award of points on CDBG ranking system.
- Staff reviewed the AFFH proposed rule released in July 2013
- Staff has collaborated with FHRC to eliminate issues related to exclusionary zoning.

The ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE IN LAKE COUNTY, OHIO and the resulting Fair Housing Action Plan are still valid. The AI was prepared by The Housing Research and Advocacy Center (HRAC) with input via subcontract from Fair Housing Resource Center, Inc. (FHRC). These agencies websites are www.thehousingcenter.org and www.FHRC.org . The effort to address each of the impediments is led by Fair Housing Resource Center, Inc. (FHRC) with coordination and support from County staff. This agency has received administrative funds from the county through the CDBG Program and provides an array of professional fair housing and housing counseling services throughout the county. Detailed information of this agency's history, growth, mission and funding has been provided in previous year reports. The impediments listed below are still applicable and the proposed actions to be taken are underway.

1. Lack of Racial and Ethnic Diversity
2. Segregation within Lake County Urban County
3. Lack of interest in and Support for Fair Housing by Local Communities
4. Inadequate Local Fair Housing Laws
5. Lack of Quality Affordable Housing & Concentration of Low-Income Housing in Painesville
6. Discrimination in Rental Housing Market
7. Racial Disparities in Mortgage Lending
8. Restrictive Local Zoning and Occupancy Codes
9. Lack of Adequate Access to Public Transportation
10. Lack of reporting and or recording hate crime activity

Lake County continues to contract with FHRC to administer the County's Fair Housing activities. FHRC has continued to expand their involvement in the community through press releases, film & print media advertising, billboard advertising, publications, presentations and seminars, and other community outreach initiatives. Additional means of reaching out to the community is through the distribution of information via internet, telephone and mail. Lake County's contract with Fair Housing Resource Center, Inc. encourages them to focus on their mission "to promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake County and surrounding communities through the education and involvement of the public, the governments and the business community." The number, volume and diversity of intake calls continue to increase. Primary funders of FHRC include: Lake County and the City of Mentor CDBG

Program, several multi-year nationally competitive Fair Housing Initiative Programs including Education and Outreach grant and a Private Enforcement Grant, funding as a Local Housing Counseling Agency and lastly legal settlement proceeds.

FHRC has provided and will continue to provide the following services:

- Fair Housing Audits
- Intake, referral and monitoring of complaints, Consulting
- Educational programs – brochures, workshops, newsletter and web page,
- Housing Counseling,
- Landlord-tenant information service,
- Foreclosure mediation and loss mitigation,
- Advocacy services for the Hispanic population

Ic. Affordable Housing

Since 2010, the responsibilities and objectives of the Lake County Housing Rehabilitation Office have been delegated to the Western Reserve Community Development Corporation (WRCDC) through a Sub Recipient Agreement. Through his agreement, WRCDC's continued to preserve the County's affordable housing stock by providing 0% interest deferred loans for housing rehabilitation assistance programs to low and moderate income residents throughout Lake County (excluding Mentor and Waite Hill).

WRCDC utilized CDBG funds to operate the County's three tiered program for owner occupied homes: General Rehabilitation Program, Mobility Accessibility Program and Emergency Repair Program. These programs provide assistance to income eligible homeowners to undertake structural improvements to eliminate health, safety and building code violations. In FY12, approximately 65 homeowners participated in this program.

Lake County provided \$25,000 in CDBG funds to Hearts and Hammers in Willowick, Ohio for the costs of materials used for home repairs they provide to low income elderly and disabled residents. This program provided assistance to 6 income eligible homeowners to undertake structural improvements to eliminate health, safety and building code violations, and under the emergency repair program.

Lake County also provided CDBG funds to the Lake County Rebuilding Together program. While this program is currently receiving technical assistance due to program-management issues, this program provides home repairs to low income elderly, disabled, veteran and low-income families with young children living in single family residences.

The County's Neighborhood Stabilization Program (NSP) was finalized in FY12. All single family homes within the program have been either sold or occupied via the lease-purchase program. The County also had a Developer Agreement with Extended Housing, Inc. to construct McKinley Grove, a 17 unit permanent supportive housing apartment community for occupancy by the special needs population. This project satisfied the required 25% NSP set aside for households below 50% AML. The NSP funding for this project leveraged an additional \$2.2 million. During FY12, Extended Housing finalized construction, and the NSP program has concluded.

The County's housing programs will continue to work over the next year to overcome the barriers of re-investment in existing affordable housing and the older neighborhoods of the County. These programs encouraged private re-investment in the County's housing stock by eliminating substandard housing conditions, creating homeownership opportunities, promoting home maintenance, increasing depressed property values, and developing affordable housing on vacant lots.

One-for-One Replacement Summary

No activities were undertaken that would require One-for-One Replacement actions.

Id. Continuum of Care Narrative

Continuum of Care Planning Process

The history of the contributions of the local Lake County Continuum of Care (CofC) was discussed in previous CAPERs. As a part of the Ohio Balance of State Continuum of Care and now Region 5, Lake County is dedicated to work collaboratively with all appropriate agencies to maintain regulatory compliance and to secure funding to benefit the community in need.

Bringing added formal structure to the local Lake County Continuum of Care is still under review. While bylaws were drafted to bring additional formality and authority the changes brought about by HEARTH and regionalization have necessitated further review. While much has been accomplished, obstacles and challenges remain. The increased visibility of data by provider across the region improves transparency and pressures individual agencies to improve performance to meet outcome matrices adopted at the state level.

The Continuum of Care has been key in developing greater knowledge among the members of the Continuum regarding the housing and service needs of the homeless, low-income persons and people with disabilities as meeting regularly made all members more familiar with the programs offered by each organization. There is value in the identification and quantification of the financial contributions made by the faith based community in homeless prevention and in the provision of hot evening meals. Partnerships and funding sources that had not existed or been granted in previous years are now organized and available to provide additional funds to homeless persons and families.

The development of ***Home is in Sight: Lake County's 10 Year Plan to End Homelessness*** was an exhaustive process. The existing services described within the plan have been grouped into six key components or pillars that form the support structure required to adequately serve those in need. The Continuum members identified gaps and next steps that need to be taken to make the Plan and the Continuum even more successful. Throughout the year, the Continuum focused on meeting regulatory challenges while developing effective means to respond to changing needs within Lake County. The 10 Year plan was made available on the internet (www.homeisinsight.org) with a built in feedback loop and presentations were made to the press and at community events. The six pillars upon which the plan is framed are noted as follows: Outreach, Education, Prevention, Emergency Shelter, Transitional Housing, Permanent Supportive Housing, and Support Services. The interaction and collaboration between the pillars and the rest of the community strengthens the plan and the provision of housing and service.

Ie. Other Actions

To Foster and Maintain Affordable Housing

The Lake County Housing Rehabilitation Office via Western Reserve Community Development Corporation, Willowick Hearts and Hammers and the Rebuilding Together continued to preserve the County's affordable housing stock by providing housing rehabilitation assistance programs to low and moderate income residents. In FY 12, Lake County utilized a total of \$295,066.26 among the three entities. This program provides assistance to low and moderate income homeowners to undertake structural improvements to eliminate health, safety and building code violations.

To Eliminate Barriers to Affordable Housing

The County's housing programs will continue to work over the next year to overcome the barriers of re-investment in existing affordable housing and the older neighborhoods of the County. These programs encourage private re-investment in the County's housing stock by eliminating substandard housing conditions, creating homeownership opportunities, promoting home maintenance, increasing depressed property values, and developing affordable housing on vacant lots.

The Neighborhood Stabilization Program, via the lease-purchase program, provides new affordable housing choices to residents. In FY12, funds were used to finish construction on a 17 unit multi-family complex for individuals with mental illness. The NSP program concluded during FY12.

Item 1 An analysis of the extent to which HOME funds were distributed among different categories of housing needs identified in its approved Consolidated Plan.

Tenant Based Rental Assistance (TBRA) is a project delivered with HOME Program funds to both special needs and general low income populations. This activity addresses the high priority need of small and large renter households from 0 to 80% AMI who are cost burdened and severely cost burdened as well as priority homeless needs for persons with special needs. There are three facets to this project: housing placement through deposit and first month rent assistance, long term subsidy, and short term subsidy.

Long term subsidy (24 months) is provided through Extended Housing, Inc. Their target population is very low income households where one or more household members have been diagnosed with severe and persistent mental illness. Extended Housing provides necessary social program support thereby allowing eligible households the opportunity to develop necessary employment and self sufficiency skills. Funding for this supportive element is derived from local and Ohio Department of Mental Health funds.

Another facet of the TBRA project is housing placement in which Security Deposits and First Month Rent are provided. Each applicant household completes the income verification process, locates an HQS acceptable unit, is provided with educational materials and enters into an agreement with the landlord. The requisite demographic information on approved applicants is periodically submitted and entered into IDIS into an activity. Two agencies, Lifeline Inc. and Fair Housing Resource Center, Inc. are providing this service. Depending upon their need and income level they are provided with a portion of their security deposit and or first month rent. The demographics of households assisted are reported earlier in this document. Educational materials are provided that explain renter rights and responsibilities under Ohio Landlord Tenant law and the Federal Fair Housing Act.

Short term subsidy for the general low income population is conducted through Fair Housing Resource Center, Inc. This facet operates primarily on a crisis intervention and stabilization model.

Item 2 HOME Match Report, HUD-4107 Attached on separate document: see Match log in Appendix.

Item 3 HOME PJ's should submit Part III of HUD Form-4107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs): See Form in Appendix. While there were a number of subcontracts that were executed as a result of the agreements between Lake County and WRCDC for new construction of two single family homes those were reported in the FY11 CAPER. Those subcontracts and the associated costs were properly noted. MBE /WBE data for McKinley Grove has been reported previously as well.

Item 4 The results of on-site inspections of affordable rental housing assisted under HOME: Applicant files for HOME, HSP and HCRP were reviewed at Lifeline, Inc., FHRC, Inc., and Forbes House. All requisite information was found to be acceptable. Property site visits of the property noted in Item 3 was also completed during this reporting period.

Item 5 An assessment of the HOME jurisdiction's affirmative marketing actions and outreach to minority and women owned businesses (24CFR 91.520(d)):All agreements have the affirmative marketing policy page provided previously included. The CDBG and HOME program application process was reworked to provide additional focus and training to applicants on the county's and the recipient agencies' duty to demonstrate their actions to affirmatively further fair housing. Additional outreach to minorities to participate in programs is conducted by each sub-recipient organization and by the county through advertisement in local media, leadership role in the Coalition for Housing and Support Services of Lake County, Inc. and contacts with NAACP, HOLA, FHRC and area churches.

To Evaluate and Reduce Lead-Based Paint Hazards

Lead hazard evaluation and reduction strategies are integrated into the County's housing rehabilitation programs. The County and WRCDC will continue to utilize ODH licensed contractors to complete any necessary lead hazard reduction in homes rehabilitated through the housing rehabilitation programs.

The County has adopted the current HUD standards (Part 35 of CFR 24 and Section 570.608 of the CDBG regulations) for treatment of lead-based hazards in its housing assistance programs. These standards cover units that were built prior to 1978 and are or will be occupied by non-elderly households.

All housing units to be assisted by the County will be visually inspected for peeling and chipped paint surfaces. All interior and exterior painted surfaces will be inspected for defective paint. Defective paint surfaces will be assumed to be lead-based paint and will be encapsulated thoroughly or removed before repainting. All surfaces in units occupied by children under 6 years of age who have elevated blood lead levels must be tested with an XRF analyzer or other method, such as sending paint chips to a laboratory for analysis.

All owners and occupants of housing units assisted by the County's rehabilitation programs will receive written notice of the hazards of lead-based paint through a certified lead based paint consultant. Contractors will be required to take reasonable precautions to protect occupants during abatement of lead-based paint as described in Section 570.608.

To Reduce the Number of Poverty Level Families

Lake County will actively seek additional funding sources to assist existing organizations and social service agencies to continue and expand their programs aimed at reducing the number of households with incomes below the poverty line. During the coming year, the County's resources will be targeted to assist extremely-low and low-income households to gain access to decent affordable housing, clean, safe neighborhoods, and employment opportunities.

Eliminate Substandard Housing - Housing improvements benefit extremely low income households living in substandard housing. These improvements reduce the monthly housing costs and extend the useful life of affordable housing.

Fiscal Year 2012 Programs:

- Housing Rehabilitation Program - CDBG
- Emergency Repair Program - CDBG
- Mobility Accessibility Program - CDBG
- Willowick Hearts and Hammers Program – CDBG
- Rebuilding Together Program – CDBG
- Tenant Based Rental Assistance – HOME (Inspection is required prior to rental)

Expand the Supply of Affordable Housing - Assist non-profit organizations to construct new housing or acquire and rehabilitate existing vacant housing units for low income households.

Fiscal Year 2012 Programs:

Western Reserve Community Development Corporation (CDBG & HOME)
Neighborhood Stabilization Program – NSP funds (ARRA)
North Coast Community Homes (HOME)
Extended Housing – McKinley Grove (HOME)

Fiscal Year 2012 Programs:

MBE/WBE Plan - Submission of Invitation to Bid for CDBG and HOME Projects. WRCDC hosted monthly meetings for the Minority Business Exchange and has advised them that they are looking for contractors to participate in the Residential Rehabilitation Program. Also in FY12, several mailings were sent, inviting interested contractors to enroll. It has been noted that the type of outreach that works best is word-of-mouth among contractors and providing information at professional meetings rather than newspaper advertisement. WRCDC maintains a list of MBE/WBE contractors.

The County continued to provide its Fair Housing programs to combat discrimination in housing which disproportionately affects low income individuals.

To Enhance Coordination Between Non-Profit, Public and Social Service Agencies

The County through the Commissioners' Office and the Planning and Community Development Office will continue to assist several nonprofit and for-profit organizations by leveraging other private, state and federal funds for housing, social service activities and economic development with CDBG and HOME funds. Communities seeking to establish housing rehabilitation target areas in low and moderate income neighborhoods have been assisted. This effort will continue in FY13.

The Continuum of Care continues to coordinate homeless efforts throughout Lake County. The Continuum will continue to increase its organization and presence in the community during the following program years. Similarly, the Coalition continued to meet to address the provision of supportive services in conjunction with affordable housing and related issues throughout Lake County.

To Remove Obstacles to Underserved Needs

Lake County obstacles remain consistent with those noted in the FY11 CAPER. Common impediments for our elderly include transportation and the cost surrounding in-home services often sought out. To address the transportation issue, we continue to promote the outstanding door-to-door Dial-a-Ride services provided by Laketrans. This service will take our seniors and disabled anywhere in Lake County. The service also will take riders to certain medical facilities beyond the County borders.

Regarding in-home services, Lake County continues to research CDBG eligible programs to fulfill this gap. In FY12, our CDBG program funded a Newborn Home Health Visits program to help our low-income first-time mothers with in-home visits.

Lake County continues to address ADA public building requirements and improve access by funding various activities including curb cuts and bathroom modifications. In FY12, we funded various programs to improve accessibility in public facilities and in FY13 we are planning to continue funding a sidewalk replacement program. We continue to see barriers facing persons with severe and persistent mental illness and plan to address with simple helpful programs.

Regarding impediments to Fair Housing, the Board of Commissioners adopted the Fair Housing Action plan during FY10 for FY10-FY11. An updated form of the fair housing plan was created as part of the 5-year Consolidated Plan (2012-2016).

Lake County continues to address physical housing impediments to our underserved populations. We

have various building programs designed for income qualified persons which is discussed in previous sections of this document.

If. Leveraging resources

1. Federal Resources	
Community Development Block Grant (CDBG) allocation <i>An estimated \$2 million was leveraged by governmental entities and local non-profits in FY12 in response to the federal funding. Agencies were able to leverage their award for additional grant opportunities and provide additional human resources to their respective initiatives without depleting their limited financial assets.</i>	\$ 1,194,056.00
Home Investment Partnerships Program (HOME) allocation	\$ 364,685.00
Neighborhood Stabilization Program* <i>The NSP Program, while outside the standard CDBG program, provides similar benefits to the community while leveraging other resources. In FY12, funds were used to finish construction on a 17 unit multi-family complex for individuals with mental illness. The NSP Program concluded during FY12. The program will be formally closed out in FY13.</i>	\$809,170.89
Total Federal Funding Sources	
	\$2,367,911.89
2. State Resources	
HPRP-State of Ohio	\$ 10,000.00
HSP – State of Ohio	\$ 115,425.00
HCRP – State of Ohio	\$ 40,567.91
Total State Funding Sources	
	\$165,992.91
3. Other Resources	
HOME Program Local Match to be provided. See enclosed Match log for FY12	\$ 14,136.39
Actual Program Income - ED Loan/Microloan <i>The funds provided in the Fiscal Year 2012 CDBG activities listed will allow the County's sub recipients to leverage over \$2 million in local agency, foundation and private funds</i>	\$ 164,128.00

4. Revolving Loan and Microloan Fund(s)

During FY12, the County and Lake County Port and Economic Development Authority continued to implement the Economic Development (ED) Loan Program and Microloan Program. Two ED loans were issued.

One loan was issued in FY12 to OurPets Company for \$125,000. The loan is was for technological equipment and material handing equipment. The company currently has 60 employees and this loan will enable them to add 10 employees over the next two years. The company is located in an income eligible community. Program income is estimated to be \$28,296.

The second loan was issued to All Wright Enterprises/RW1208 for \$78,375. The loan was for the acquisition of business assets (equipment). The company has 9 employees. Program income is estimated to be \$8,124.

Lake County anticipates to collect approximately \$80,000 of Program Income from prior year loans. This includes 4 Ed loans and 3 microloans. These resources will continue to support the loan programs. A program income payment of \$100,000 was received this year due to a previously issued loan being paid to the County by a new company. The Port Authority received payment worth 2.5 years

worth of payments to conclude the project.

There were no microloans issued in FY12. The Port worked with one loan recipient to rework their amortization schedule for a more achievable payment plan.

Ig. FY12 CDBG Funding Summary *(not including rehab program and administrative cost)*

<u>AGENCY</u>		<u>AMOUNT (\$)</u>
Ecumenical Shelter Network of Lake County, Inc.	Homeless Shelter (Project Hope)	\$67,000.00
Rebuilding Together Lake County	Housing Rehabilitation	\$25,000.00
Lake County Church Network	Emer. Housing Needs, Rent, Utilities, Etc.	\$10,000.00
Lake County Free Dental Clinic	Pediatric dental services	\$17,000.00
Lake County Free Medical Clinic	Pediatric medical services	\$10,000.00
Lake County Port Authority	Economic Development Loans	\$350,000.00
Lake County General Health District (newborns)	Newborn Home Health Visits	\$10,000.00
Lake County Port Authority	Economic Dev. Loans, Small Business	\$50,000.00
Neighboring Mental Health	Employment Services	\$20,000.00
Ecumenical Shelter Network of Lake County, Inc.	Families Moving Forward Daytime Shelter	\$10,000.00
New Directions for Living	Transitional Housing, Basement Repair	\$17,650.00
Painesville ABLE	English Literacy Classes	\$10,000.00
City of Mentor On The Lake	Storm Sewer Improvements	\$40,000.00
City of Painesville	Transportation & Streetscape Enhancement	\$75,000.00
LifeLine	211 Link Program	\$15,000.00
City of Willowick (hearts)	Hearts & Hammers Program	\$25,000.00
Lake County Agricultural Society	ADA Compliant Bleachers at Fairgrounds	\$30,000.00
	Transitional Housing, Bathrooms	
Lake Geauga Recover Centers, Inc.	Renovations	\$13,700.00
Village of Fairport Harbor	ADA Curb Cuts	\$25,000.00
Madison Township	ADA Improvement at Township Park	\$19,734.00
WRCDC	Full Rehab, Emergency Repair & MAP	\$350,000.00
Forbes House	Battered Womens Shelter	\$10,000.00
Willoughby Hills	Residential Sewer Connections	\$29,000.00

Ih. Citizen Comments

The Fiscal Year 2012 CAPER was provided for public comment and review in a printed notice published in The News Herald on December 5, 2013, and December 6, 2013, to encourage interested parties to review and comment on the Fiscal Year 2012 CAPER. The published summary described a list of locations where a copy of the Fiscal Year 2012 CAPER could be reviewed. Lake County Commissioners accepted written and oral comments on the Fiscal Year 2012 CAPER until December 19, 2013.

No comments were received.

Ii. Self-Evaluation

During the Fiscal Year 2012 grant period, the County believes that it has met or exceeded the housing and non-housing community development needs outlined in the Fiscal Year 2012 Action Plan. As our staff knowledge base and capacity has expanded, we are experiencing a more robust and efficient program in FY13. In FY13, staff will continue training in all phases of our program including IDIS, Environmental Review Records and Historic Preservation. Upon guidance from State officials, we have formalized our Continuum of Care to become an "official" function of the department.

The Housing Rehabilitation program exhibited tremendous success in FY12. Western Reserve Community Development was able to professionally and quickly provide housing assistance to 65 homes in the County, exceeding the number of housing assistance in FY11.

The Board of County Commissioners has a formal administrative relationship with the Lake County Port Authority. The County will continue to serve as the fiscal agent for the program, but the Port will solicit and review applications and have them reviewed by the loan review committee prior to final approval by the Commissioners.

A program challenge the County experienced in FY12 was working with agencies that struggled with capacity issues. It has been difficult for non-profits to maintain boards and civic engagements amidst lower funding levels and the “do more with less” reality that is a result of a poor economic environment and increasing needs in the community. The County is providing technical assistance to those agencies that have struggled to complete programs or projects within the program-period.

II. CDBG/HOME ENTITLEMENT FUNDS NARRATIVE

IIa. CDBG/HOME Programs Projects/Activities Goals, Objectives, and Accomplishments

For Specific CDBG and HOME Programs Accomplishments see attached Report IDIS – CO4PR23 – Summary of Accomplishments.

IIb. Changes in Program Objectives

There were no changes in program objectives in 2012.

IIc. Certification of Consolidated Plan Consistency

There were several non-profit agencies within Lake County that requested a signed “Certification of Consistency” with the Consolidated Plan in order to submit applications for various Federal and State grants. Agencies and grants applied for are shown below:

Lake Metropolitan Housing Authority annually seeks the Certification to accompany their annual plan submission to HUD and works closely with this office.

Fair Housing Resource Center, Inc. sought Certification to support HUD grant applications for FHIP -Education/Outreach, Private Enforcement Initiative and Housing Counseling Program.

Extended Housing, Inc. sought Certification to support applications for new and renewal vouchers under the HUD Shelter Plus Care grant using the Lake County ADAMHS Board as the fiscal pass through with the Lake County Continuum of Care’s endorsement to the Ohio Balance of State Continuum of Care. Additional Certifications and supporting documentation were provided to Ohio Housing Finance Agency, Ohio Department of Development, and Federal Home Loan Bank Board on behalf of this agency for a Permanent Supportive Housing project called McKinley Grove.

IId. Funds not used Exclusively for the Three National Objectives

All CDBG funds expended in 2012 dealt exclusively with the Three National Objectives.
All HOME funds expended in FY2012 met program regulations and purpose to create and or preserve affordable housing opportunities for low income households.

IIf. Funds for Acquisition, Rehabilitation, or Demolition of Occupied Property

As noted previously, \$400,000 in CDBG funds was budgeted toward single family housing rehabilitation programs. No other CDBG or HOME funds were allocated to this category.

IIf. Economic Development Activities

The County utilized CDBG funds via the Lake County Port Authority to administer the economic development loan fund. We set up the fund to assist existing business and industry to remain competitive and provide job opportunity for low and moderate personal.

During FY12, the County and Lake County Port and Economic Development Authority continued to implement the Economic Development (ED) Loan Program and Microloan Program. Two ED loans were issued.

One loan was issued in FY12 to OurPets Company for \$125,000. The loan is was for technological equipment and material handing equipment. The company currently has 60 employees and this loan will enable them to add 10 employees over the next two years. The company is located in an income eligible community. Program income is estimated to be \$28,296.

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There were no microloans issued in FY12. The Port worked with one loan recipient to rework their amortization schedule for a more achievable payment plan.

Ilg. Acquisition/Relocation

No CDBG or HOME funds were expended under this category.

III. HOPWA FUNDS NARRATIVE

The County does not receive HOPWA funds.

IV. ESG FUNDS

The County does not receive ESG funds from HUD. Instead the county is a part of the Ohio Balance of State Continuum of Care (BOSCOC) and now part of the state's Region V Homeless Planning Region with Geauga, Ashtabula, Portage and Trumbull counties. Other agencies including Project Hope, Extended Housing, Inc. and Fair Housing Resource Center receive funding for programs through the BOSCOC process as a state or county sub-recipient. The County continued as lead of the local Continuum of Care and was the state's recipient of Housing Stability Program funds. With the HCRP funds awarded to Region 5 Lake County was the grantee of the Region lead agency.

V. PUBLIC PARTICIPATION REQUIREMENTS

The Fiscal Year 2012 CAPER was provided for public comment and review in a printed notice published in the News Herald on December 5, 2012 and December 6, 2013 to encourage interested parties to review and comment on the Fiscal Year 2012 CAPER. The published summary described a list of locations where a copy of the Fiscal Year 2012 CAPER could be reviewed. It was available for review at the Commissioner's Office and The Planning and Community Development Office. Lake County Commissioners accepted written and oral comments on the Fiscal Year 2012 CAPER until December 19, 2013.

VI. APPENDIX LISTING

Home Match Log

Form 40107-a

Form 40107 (MBE/WBE)

PR02

PR03

PR06

PR10

PR23

PR26

PR85

Public Notice Verification
(Lake County, News-Herald)
HPR22

HPR23

HPR25

HPR27

HPR33

HUD-60002 (CDBG, HOME, NSP)

APPENDIX